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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: HAHN-CARLSON Examiner: Greene, D.
Serial No.: 10/729,350 Group Art Unit: 3621
Filed: December 5, 2003 Docket No.: USBA.008PA
Title: PROCESSING AND MANAGEMENT OF TRANSACTION TIMING
CHARACTERISTICS

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 9, 2004.

By: Kelly S. Waltigney
Kelly S. Waltigney

OFFICE ACTION AMENDMENT AND RESPONSE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the non-final Office Action dated June 28, 2004, please consider the following amendment and remarks. The amendments to the claims are presented in accordance with the "revised format" of 37 CFR § 1.121.

Amendments to the claims are reflected in the listing which begins at page 2, and the Remarks begin on page 7.